



Schedule of Service Charges
Effective January 1, 2025

Membership	
Membership Deposit per Member	\$5.00
Checking Account Charges	
Explorer Checking	No Charge
Navigator Checking	No Charge
Venture Checking	No Charge
Business Checking	\$5.00
<i>Non-Profits are exempt. Service charge per month.</i>	
Account Overdraft Charges	
Non-Sufficient Funds (NSF) - Check/ACH/Card	\$30.00
<i>Setting up eAlerts and Overdraft Protection or lines of credit can help avoid NSF. Per Item.</i>	
Deposit Items Returned Unpaid	\$30.00
<i>Setting up eAlerts and Overdraft Protection or lines of credit can help avoid returns. Per Item.</i>	
Non-Return	\$30.00
<i>Setting up eAlerts and Overdraft Protection or lines of credit can help avoid the Non-Return charge. Per Item.</i>	
Wire Transfer and International Charges	
Domestic Wire Transfer	\$25.00
International Wire Transfer	\$50.00
Canadian Check Processing	\$2.00
Account Service Charges	
ACH on Demand	\$10.00
Account Research	\$25.00
<i>Obtain a statement from Online Banking or Mobile App to avoid the research charge.</i>	
Cashier's Check/Money Order	\$5.00
<i>Use a debit card, online bill payment, or a personal check to avoid the cashier's check charge.</i>	
Check Orders	Price Set By Printer
<i>Use a debit card or online bill payment to avoid the check printing charge.</i>	
Copy of Cashier's Check/Money Order	\$3.00
<i>Use a debit card, online bill payment, or a personal check to avoid the copy of cashier's check charge.</i>	
Deposit Verification	\$5.00
Dormant Account - Per Month	\$25.00
<i>Perform a transaction within the account annually to avoid the dormant account charge.</i>	
Holiday Club Early Withdrawal	\$5.00
<i>Per withdrawal charge.</i>	
IDProtect®	\$5.00
<i>Monthly charge</i>	
IRA/HSA Transfer Fee	\$35.00



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Account Service Charges - Continued	
Legal Processing Charges	
Escheatment <i>Perform a transaction within the account annually to avoid the escheatment charge.</i>	up to \$100.00
Garnishments and Levies	\$50.00
Mobile Deposit	No Charge
Quest Money Market Withdrawal <i>No charge up to six withdrawals per month. After, a charge will be associated per withdrawal.</i>	\$10.00
Notary - For Members	No Charge
Online Bill Payment	No Charge
A2A Outgoing <i>Use Bill Pay, Person to Person, or write a check to avoid the outgoing A2A charge.</i>	\$5.00
Paper Notice Mailing <i>For Online Banking users. Enroll in eNotices to avoid this charge. Per notice sent.</i>	\$5.00
Post Office Notification of Change <i>Address change notification may be avoided if you inform CWCU of your address change when you move.</i>	\$5.00
Telephone Transfer <i>Use Online Banking, the Mobile App, or visit a branch to avoid the phone transfer charge.</i>	\$3.00
Skip A Pay	\$35.00
Statement Mailing <i>For Online Banking users. Enroll in eStatements to avoid this charge. Per statement sent.</i>	\$2.00
Stop Payment (Check/ACH) <i>Charge per request. Submit request through Online Banking to avoid this charge.</i>	\$30.00

Debit/Credit Card and ATM Charges	
Community West Credit Union ATM Withdrawal	No Charge
CO-OP ATM Withdrawal	No Charge
Card Rush Order <i>Print your debit card the same day in-branch, or save your card to your mobile wallet for use to avoid the replacement card charge.</i>	\$20.00
Non CO-OP ATM Withdrawal <i>To avoid fee, visit a CWCU Branch, CO-OP Shared Branch or Xtend Shared Branch.</i>	\$3.00
Card Replacement <i>Save your card to your mobile wallet for use to avoid the replacement card charge.</i>	\$10.00

Loan Service Charges	
Mortgage Loan Discharge	\$40.00
Home Equity Subordination	\$200.00